

**Information to identify the case:**

Debtor 1 **Melissa Renee Sutherland**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 (Spouse, if filing) \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN **xxx-xx-8513**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **Western District of Virginia**

Case number: **16-60796**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melissa Renee Sutherland

7/26/16

**By the court:** Rebecca B. Connelly  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Virginia

In re:  
Melissa Renee Sutherland  
Debtor

Case No. 16-60796-rbc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-6

User: stonen  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jul 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2016.

db +Melissa Renee Sutherland, 546 Alum Springs Rd, Evington, VA 24550-4233  
4266186 +Campbell County Public Safety, PO Box 60700, Charlotte, NC 28260-0700  
4266188 +Centra, 1901 Tate Springs Rd, Lynchburg, VA 24501-1109  
4266189 +Centra Health, Attn Bankruptcy, 1920 Atherholst Rd, Lynchburg, VA 24501-1120  
4266190 +Comcast, 2820 Linkhorne Dr, Lynchburg, VA 24503-3347  
4266191 +Convergent Outsourcing, Inc., PO Box 1022, Wixom, MI 48393-1022  
4266193 +Creditors Collection Service, PO Box 1022, Wixom, MI 48393-1022  
4266202 +Lynchburg Municipal Employees Credit Union, 3176 Fort Ave, Lynchburg, VA 24501-3810  
4266204 +Margaret C. Valois, James River Legal Associates, 7601 Timberlake Road, Lynchburg, VA 24502-2324  
4266206 +Sears/ Citibank, NA, PO Box 6286, Sioux Falls, SD 57117-6286  
4266207 +Stephen Glass, 114 Willow Bend Dr, Lynchburg, VA 24502-4157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: collect@mybcu.org Jul 26 2016 21:27:21 Beacon Credit Union,  
c/o David D. Embrey, Attorney, P. O. Box 4319, Lynchburg, VA 24502-0319  
4266183 +EDI: GMACFS.COM Jul 26 2016 21:28:00 Ally Financial, PO Box 380901,  
Bloomington, MN 55438-0901  
4266184 EDI: RMSC.COM Jul 26 2016 21:28:00 Amazon/ Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4266185 +E-mail/Text: collect@mybcu.org Jul 26 2016 21:27:21 Beacon Credit Union,  
Attn: Bankruptcy Department, PO Box 4319, Lynchburg, VA 24502-0319  
4266187 +E-mail/Text: bankruptcynotices@cbecompanies.com Jul 26 2016 21:27:19 CBE Group, Inc.,  
1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
4266192 +EDI: CCS.COM Jul 26 2016 21:28:00 Credit Collection Services, 2 Wells Ave,  
Newton Center, MA 02459-3246  
4266194 EDI: DIRECTV.COM Jul 26 2016 21:28:00 DirectTV, PO Box 6550, Greenwood Village, CO 80155  
4266195 +E-mail/Text: egssupportservices@egscorp.com Jul 26 2016 21:27:18 EGS Financial Care Inc,  
PO Box 1020, Horsham, PA 19044-8020  
4266198 EDI: IRS.COM Jul 26 2016 21:28:00 Internal Revenue Service, Insolvency Unit,  
400 N 8th St No. 76, Richmond, VA 23219  
4266199 +EDI: RMSC.COM Jul 26 2016 21:28:00 JC Penney/ Synchrony Bank, Bankruptcy Department,  
PO Box 965008, Orlando, FL 32896-5008  
4266200 +EDI: CBSKOHLS.COM Jul 26 2016 21:28:00 Kohls/ Capital One, Attn: Bankruptcy Department,  
PO Box 3043, Milwaukee, WI 53201-3043  
4266201 +EDI: RMSC.COM Jul 26 2016 21:28:00 Lowes/ Synchrony Bank, PO Box 965005,  
Orlando, FL 32896-5005  
4266203 +EDI: TSY2.COM Jul 26 2016 21:28:00 Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
4266205 +EDI: RMSC.COM Jul 26 2016 21:28:00 Old Navy/ Synchrony Bank, PO Box 965005,  
Orlando, FL 32896-5005  
4266208 EDI: RMSC.COM Jul 26 2016 21:28:00 Toys R Us/ Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
4266209 EDI: USBANKARS.COM Jul 26 2016 21:28:00 US Bank, PO Box 6335, Fargo, ND 58125  
4266210 +EDI: USCELLULAR.COM Jul 26 2016 21:28:00 US Cellular, Dept 0205,  
Palatine, IL 60055-0001  
4266211 +E-mail/Text: bkr@taxva.com Jul 26 2016 21:27:25 Va Department Of Taxation,  
Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156  
4266212 EDI: RMSC.COM Jul 26 2016 21:28:00 Walmart/ Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4266196 Gregory S. Sutherland  
4266197\* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0423-6

User: stonen  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Jul 26, 2016

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

David D. Embrey on behalf of Creditor Beacon Credit Union ddeesq@aol.com, dembrey@mybcu.org  
Hannah W. Hutman(436156) hhutman@hooverpenrod.com, VA47@ecfcbis.com; jwhite@hooverpenrod.com  
Margaret C. Valois on behalf of Debtor Melissa Renee Sutherland mv@vbclegal.com,  
paralegal@vbclegal.com;paralegalvbc@gmail.com;dfarish@vbclegal.com;baileycox@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 4